

## Fill in this information to identify the case:

Debtor 1 Mary Susan Lowe

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Southern District of Ohio

Case number 1933850

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:  
Wells Fargo Bank, N.A.

Court claim no. (if known): 3

## Date of payment change:

Must be at least 21 days after date  
of this notice

01/01/2021

## New total payment:

Principal, interest, and escrow, if any

\$603.07

Last 4 digits of any number you use to  
identify the debtor's account:

0 8 4 7

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No
- ☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change:

Payment change resulting from a discontinuance of Mortgage Insurance Premium

Current mortgage payment: \$ 628.09

New mortgage payment: \$ 603.07

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Angela M. Mills-Fowler Date 01/08/2021  
Signature

Print: FOWLER,ANGELA M. MILLS VP Loan Documentation  
First Name Middle Name Last Name Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y  
Number Street  
1000 Blue Gentian Road  
Address 2  
Eagan MN 55121-7700  
City State ZIP Code

Contact phone 800-274-7025 NoticeOfPaymentChangeInquiries@wellsfargo.com  
Email

# UNITED STATES BANKRUPTCY COURT

Southern District of Ohio

Chapter 13 No. 1933850

Judge: Guy R Humphrey

In re:

Mary Susan Lowe

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before January 11, 2021 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Mary Susan Lowe  
135 Northwood Ave.

Dayton OH 45405

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor's Attorney:

By Court's CM/ECF system registered email address

Stephen J Malkiewicz  
West Law Office  
195 E. Central Ave

Springboro OH 45066

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

John G. Jansing  
Chapter 13 Trustee  
131 North Ludlow St Suite 900  
Suite 900  
Dayton OH 45402

/s/Angela M. Mills-Fowler

VP Loan Documentation

Wells Fargo Bank, N.A.